

## Imaged Certificate of Notice Page 1 of 3

United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Michael John Vitko  
Christal R Vitko  
DebtorsCase No. 15-14842-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: DonnaR  
Form ID: 138NEWPage 1 of 2  
Total Noticed: 53

Date Rcvd: Sep 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2020.

db/jdb  
smg +Michael John Vitko, Christal R Vitko, 440 Arlington Street, Easton, PA 18045-3702  
+Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
Allentown, PA 18101-1603  
smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
13559000 +AES, P.O. Box 2461, Harrisburg, PA 17105-2461  
13559001 +Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7689  
13559003 +American Express, P.O. Box 981537, El Paso, TX 79998-1537  
13647731 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13647732 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13621755 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13559007 +Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241  
13559008 +Citi Cards, P.O. Box 6500, Sioux Falls, SD 57117-6500  
13559010 +Credit First, N.A., P.O. Box 81344, Cleveland, OH 44188-0001  
13632467 +Credit First/CFNA, Po Box 818011, Cleveland, OH 44181-8011  
14060695 Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408  
13559016 Met-ED, PO Box 18001, Reading, PA 19612-6001  
13687529 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
13563123 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
13559018 +PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180  
13559019 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
13559023 +Vitko Landscaping And Lawn Maint LLC, 440 Arlington Street, Easton, PA 18045-3702  
13612046 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262,  
New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 05 2020 03:55:46 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
cr E-mail/PDF: gecsedirecoverycorp.com Sep 05 2020 04:00:41 Synchrony Bank,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13559002 +E-mail/Text: ally@ebn.phinsolutions.com Sep 05 2020 03:54:58 Ally Financial,  
P.O. Box 380901, Bloomington, MN 55438-0901  
13563227 E-mail/Text: ally@ebn.phinsolutions.com Sep 05 2020 03:54:58 Ally Financial,  
PO Box 130424, Roseville, MN 55113-0004  
13559004 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 05 2020 04:00:54 Capital One,  
P.O. Box 30281, Salt Lake City, UT 84130-0281  
13589012 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 05 2020 04:00:30  
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
13559005 +E-mail/PDF: gecsedirecoverycorp.com Sep 05 2020 04:00:53 Care Credit/GEMB, PO Box 960061,  
Orlando, FL 32896-0061  
13559009 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 05 2020 03:55:10 Comenity Bank Bankr. Dept,  
PO Box 18125, Columbus, OH 43218-2125  
13732430 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 05 2020 03:55:21 Commonwealth Of Pennsylvania,  
Bureau Of Individual Taxes, Dept 280511, Harrisburg, PA 17128-0001  
13559011 E-mail/Text: mrdiscen@discover.com Sep 05 2020 03:55:01 Discover, P.O. Box 30943,  
Salt Lake City, UT 84130  
13749208 +E-mail/Text: sbse.cio.bnc@mail.irs.gov Sep 05 2020 03:55:05 Department of the Treasury,  
Internal Revenue Service, PO Box 7346, Philadelphia, Pa 19101-7346  
13564703 E-mail/Text: mrdiscen@discover.com Sep 05 2020 03:55:01 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
13559013 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Sep 05 2020 03:55:07 GM Financial,  
P.O. Box 181145, Arlington, TX 76096-1145  
13559012 E-mail/PDF: gecsedirecoverycorp.com Sep 05 2020 04:00:42 Gap Visa/Sync Bank,  
PO Box 960017, Orlando, FL 32896-0017  
13559014 +E-mail/PDF: gecsedirecoverycorp.com Sep 05 2020 04:00:53 JC Penney, PO Box 965007,  
Orlando, FL 32896-5007  
13559006 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 05 2020 04:00:29 Chase,  
P.O. Box 24696, Columbus, OH 43224  
13559015 +E-mail/Text: PBNCNotifications@peritussservices.com Sep 05 2020 03:55:02  
Kohl's Department Store, P.O. Box 3115, Milwaukee, WI 53201-3115  
13589544 +E-mail/Text: bankruptcydpt@mcsmc.com Sep 05 2020 03:55:37 Midland Credit Management, Inc,  
as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
13567085 +E-mail/Text: ext\_ebn\_inbox@navyfederal.org Sep 05 2020 04:01:50 Navy Federal Credit Union,  
PO Box 3000, Merrifield, VA 22119-3000  
13559017 +E-mail/Text: ext\_ebn\_inbox@navyfederal.org Sep 05 2020 04:01:50 Navy Federal Credit Union,  
PO Box 3501, Merrifield, VA 22119-3501  
13559020 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 05 2020 04:00:43  
Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502  
13611574 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 05 2020 04:00:43  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

District/off: 0313-4

User: DonnaR  
Form ID: 138NEW

Page 2 of 2  
Total Noticed: 53

Date Rcvd: Sep 04, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13568466 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 05 2020 03:55:21  
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
Harrisburg, PA 17128-0946  
13593548 E-mail/Text: bnc-quantum@quantum3group.com Sep 05 2020 03:55:10  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
13566200 E-mail/PDF: rmscedi@recoverycorp.com Sep 05 2020 04:00:42  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13559021 +E-mail/Text: bankruptcy@bbandt.com Sep 05 2020 03:55:11 Sheffield Financial,  
6010 Golding Center Drive, Winston Salem, NC 27103-9815  
13587479 E-mail/Text: bankruptcy@bbandt.com Sep 05 2020 03:55:11 Sheffield Financial, PO Box 1847,  
Wilson, NC 27894-1847  
13559022 E-mail/PDF: gecsed@recoverycorp.com Sep 05 2020 04:00:41 Synchrony Bank,  
Attn.: Bankr. Dept., PO Box 965061, Orlando, FL 32896-5061  
13651750 E-mail/PDF: gecsed@recoverycorp.com Sep 05 2020 04:00:55 Synchrony Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
cr\* Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408  
13648321\* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
13969625 ##+Michael J. McCrystal, Esquire, 2355 Old Post Road, Suite 4, Coplay, PA 18037-2459  
TOTALS: 0, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 06, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2020 at the address(es) listed below:

JOSHUA I. GOLDMAN on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
Josh.Goldman@padgettllawgroup.com, kevin.shatley@padgettllawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trustee13.com  
MICHAEL J. MCCRYSTAL on behalf of Debtor Michael John Vitko mccrystallaw@gmail.com,  
sueparalegal@gmail.com  
MICHAEL J. MCCRYSTAL on behalf of Joint Debtor Christal R Vitko mccrystallaw@gmail.com,  
sueparalegal@gmail.com  
REBECCA ANN SOLARZ on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
THOMAS I. PULEO on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Michael John Vitko and Christal R  
Vitko

Debtor(s)

Bankruptcy No: 15-14842-pmm  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 9/4/20